

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on November 16, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jennie Lynette Harris  
1306 Old Bronze Rd.  
Henrico, VA 23231

Case Number: 15-35910-KRH  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)  
No(s)/Complete EIN:  
xxx-xx-2831

Attorney for Debtor(s) (name and address):  
Richard James Oulton  
America Law Group, Inc.  
8501 Mayland Dr.  
Suite 106  
Henrico, VA 23294  
Telephone number: 804-308-0051

Bankruptcy Trustee (name and address):  
Suzanne E. Wade  
P.O. Box 1780  
Richmond, VA 23218-1780  
Telephone number: (804) 775-0979

**Meeting of Creditors**

Date: **December 17, 2015**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **March 16, 2016**

For a governmental unit: **May 16, 2016**

**Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: February 16, 2016**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **January 20, 2016**

Time: **11:10 AM**

Location: **Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
701 East Broad Street  
Richmond, VA 23219

**For the Court:**  
Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**  
Toll Free 1-866-222-8029

Date: November 17, 2015

## EXPLANATIONS

**B91 (Official Form 91) (6/15)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Jennie Lynette Harris  
 Debtor

Case No. 15-35910-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: luedeckert  
 Form ID: B9I

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Nov 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2015.

db +Jennie Lynette Harris, 1306 Old Bronze Rd., Henrico, VA 23231-4709  
 tr Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780  
 13139850 +Aes/pnc/ntl, PO Box 61047, Harrisburg, PA 17106-1047  
 13139851 +Allied Title Lending, Loan Billing Department, 7955 NW 12th Street, Ste 300,  
 Miami, FL 33126-1823  
 13139852 +Anderson Financial Services, LoanMax, 4802 S. Laburnum Ave., Henrico, VA 23231-2714  
 13139856 BCC Financial Management Svcs, PO Box 590097, Fort Lauderdale, FL 33359-0097  
 13139853 +Babcock & Brown Residential, dba Seven Gables Apartments, 11 N Laburnum Ave,  
 Richmond, VA 23223-5701  
 13139855 +Bank of America Loss/Recovery, 800 Market Street, MOI-800-06-14,  
 Saint Louis, MO 63101-2508  
 13139857 +Berkeley & Degaetani, 1301 N Hamilton St, Suite 200, Richmond, VA 23230-3959  
 13139858 +Bethlehem Baptist Church, 4210 Penick Rd., Henrico, VA 23228-4916  
 13139860 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443  
 13139861 Commonwealth Physicians for Wo, 5855 Bremono Road #605, Richmond, VA 23226-1926  
 13139863 +Department of Motor Vehicles, 2300 West Broad St., Richmond, VA 23269-0001  
 13139862 +Department of Motor Vehicles, PO Box 27412, Richmond, VA 23269-7412  
 13139864 +Dpt Ed/slm, 11100 Usa Pkwy, Fishers, IN 46037-9203  
 13139866 +Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837  
 13139869 +F&W Management, 5833 Orcutt Lane, Richmond, VA 23224-2717  
 13139870 +Golds Gym, PO Box 72609, Rosedale, MD 21237-8609  
 13139871 +Henrico County GDC - Traf/Crim, 4301 E Parham Rd, Henrico, VA 23228-2745  
 13139872 +Henrico County Public Library, 1700 North Parham Rd, Henrico, VA 23229-4664  
 13139873 +Henrico County Treasurer, 4301 East Parham Road, Henrico, VA 23228-2745  
 13139875 +Henrico Federal Credit Union, 9401 West Broad St, Henrico, VA 23294-5331  
 13139877 +Jet Lending, 1000 N West St. #1224, Wilmington, DE 19801-1058  
 13139878 +John Tyler Community College, 13101 Jefferson Davis Hwy, Chester, VA 23831-5316  
 13139879 +Memorial Regional Medical Cent, 8260 Atlee Road, Mechanicsville, VA 23116-1844  
 13139880 +Morgan Law Firm, PO Box 2401, Forest, VA 24551-6401  
 13139881 +Pinnacle Credit Service, Attn: Bankruptcy, PO Box 640, Hopkins, MN 55343-0640  
 13139882 +Pmab Srvc, 4135 S Stream Blvd Ste 4, Charlotte, NC 28217-4636  
 13139887 +Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203  
 13139888 #+Southwest Recovery Ser, 15400 Knoll Trail Dr Ste, Dallas, TX 75248-3476  
 13139891 +Target Cash Now, Target Finance, PO Box 581, Hays, MT 59527-0581  
 13139892 +ThinkCash.com, Customer Support, PO Box 37727, Philadelphia, PA 19101-5027  
 13139893 +Thinkcashfbd, Brandywine Commons, Wilmington, DE 19803-0000  
 13139894 +Top Guard Inc., 131 Kings Way, Hampton, VA 23669-3585

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: 2debtlawgroup@gmail.com Nov 18 2015 02:39:05 Richard James Oulton,  
 America Law Group, Inc., 8501 Mayland Dr., Suite 106, Henrico, VA 23294  
 13139854 +E-mail/Text: mbb@ballatolaw.com Nov 18 2015 02:39:51 Ballato Law Firm,  
 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332  
 13139865 +EDI: DVTM.COM Nov 18 2015 02:33:00 Drive Time, 4020 E Indian School Rd,  
 Phoenix, AZ 85018-5220  
 13139867 +EDI: ECMC.COM Nov 18 2015 02:33:00 ECMC, Lockbox 8682, PO Box 75848,  
 Saint Paul, MN 55175  
 13139868 +E-mail/Text: bknotice@erccollections.com Nov 18 2015 02:39:49 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 13139874 EDI: HCA2.COM Nov 18 2015 02:33:00 Henrico Doctor's Hospital, PO Box 13620,  
 Richmond, VA 23225-8620  
 13139876 +E-mail/Text: tg@purchasedebt.com Nov 18 2015 02:40:28 Hidden Oak Group Inc,  
 35 E Grassy Sprain Rd St, Yonkers, NY 10710-4613  
 13139884 +E-mail/Text: bankruptcy@rentacenter.com Nov 18 2015 02:40:40 Rent A Center,  
 4750 Finlay St., Henrico, VA 23231-2856  
 13139885 +E-mail/Text: bankruptcy@rentacenter.com Nov 18 2015 02:40:41 Rent A Center,  
 5501 Headquarters Dr., Plano, TX 75024-5845  
 13139889 EDI: NEXTEL.COM Nov 18 2015 02:33:00 Sprint, Attn: Bankruptcy Dept, 4900 W. 95th Street,  
 Oak Lawn, IL 60453-0000  
 13139890 +EDI: AISTMBL.COM Nov 18 2015 02:33:00 T-Mobile Bankruptcy Team, PO Box 53410,  
 Bellevue, WA 98015-3410  
 13139895 +E-mail/Text: External.Collections@phoenix.edu Nov 18 2015 02:40:29 University Of Phoenix,  
 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908  
 13139896 +EDI: VERIZONEAST.COM Nov 18 2015 02:33:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225  
 13139897 EDI: VERIZONWIRE.COM Nov 18 2015 02:33:00 Verizon Wireless, PO Box 25505,  
 Lehigh Valley, PA 18002-5505  
 13139898 EDI: WFFC.COM Nov 18 2015 02:33:00 Wells Fargo Bank, P.O. Box 5058, MAC: P6053-021,  
 Portland, OR 97208-5058

TOTAL: 15

District/off: 0422-7

User: luedeckert  
Form ID: B9I

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Total Noticed: 49

Date Rcvd: Nov 17, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13139883 Propel Fitness  
13139859 ###Centura College - Performing, 7001 W Broad St, Henrico, VA 23294-3701  
13139886 ##+RSHT, 1601 Willow Lawn Dr, #320, Richmond, VA 23230-3423

TOTALS: 1, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 19, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2015 at the address(es) listed below:

Richard James Oulton on behalf of Debtor Jennie Lynette Harris 2debtlawgroup@gmail.com,  
thedeptlawgroupmail@gmail.com;DLGHearings@gmail.com;scgattorney@gmail.com  
Suzanne E. Wade station08@ricva.net, ecfssummary@ricva.net

TOTAL: 2